

# Honolulu Star-Bulletin

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EDITOR

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## FOR EVERY TRUE AMERICAN

The striking feature of Honolulu's activity immediately following the outbreak of the European war, was the prompt and liberal response of our people for the relief of the distressed among the belligerent nations and the neutrals whose homes had been wiped out by the warring forces.

Honolulu then led the whole United States in its liberality.

Since our own country has entered the war, our lead has been steadily overcome by the enthusiastic and determined men and women of the mainland, fellow countrymen who are in the fight for America and in it to win.

Honolulu has done well, but there has been nothing unusual in the amount of money or the wide enthusiasm with which it has given its money in the service of the Red Cross.

## Floating the Great Bond Issue

Steadily the men administering the government of the country are coming to realize that when they have a product to offer the people, they must present the nation's business in the same manner that has proved successful in the upbuilding of the great merchandising enterprises of the United States.

This remark is suggested by the moves now being made for the second Liberty Loan campaign.

Frank Vanderlip, president of the National City Bank, gives his undivided attention to assisting Secretary McAdoo in floating this loan. Mr. Vanderlip brings to the campaign all the experience of bond merchandising as carried on by one of the nation's greatest combinations of capital. A flood of bond salesmen will doubtless be sent through the country.

No one doubts that the loan will be floated. But there can be no question that this campaign of bond salesmanship would be much more efficient if the field were prepared by a preliminary campaign of paid publicity by means of which the people would be thoroughly informed.

It is a plain matter of business, present day, modern business.

Big Business for many years thought that it could get along without publicity. Later the mistake was recognized and Big Business began to systematically "work" the mediums of publicity for free write-ups and stories in which the influence behind the yarn was hidden.

Then came a second awakening when Big Business found that the only way to gain the confidence of the citizens of a republic was to tell the story straight out, pay for it, let everyone know who stood sponsor for it—and then repeat the statements frequently so that the people might know the facts.

Every man and corporation whose business amounts to anything comes sooner or later to this method of procedure. This is naturally the result because the principle on which the action is based is fundamentally sound. You must let the people know what you have, you must convince them of the value of your product you must tell them why they should buy and then repeat it again and again before you can expect them to be ready purchasers.

Average men and women of the United States do not save. These who do save are not generally acquainted with bonds. Many loyal men willing to do anything for the country often feel that the big financiers will take care of the big bond issues. Therefore, the seeming indifference. Therefore, the need for systematic, educational repetition secured by carefully planned and systematic publicity.

The entrance of Mr. Vanderlip into the campaign recalls that the general publicity policy of the National City Bank has been the policy of indirect publicity that had to be discarded by the railroads, the telephone companies, the Bethlehem Steel corporation. The plans for the Liberty Loan may include a course of action showing a readiness to profit by the successes of these great nation-wide enterprises.

How the businessmen of the country can aid now and prepare for the future is very well stated in an editorial published by the Daily Financial America. It deserves careful reading by the employee and the employer. It follows:

Mr. Vanderlip's vigorous characterization of the American people as a lot of economic illiterates shocked many persons. Was it deserved? Let us see.

Some months ago we entered upon a war which will entail the expenditure by us of money in volume larger than ever before since man came upon the earth. We studied the subject hurriedly, saw that one of the first needs was to get money from the workers of the nation in continuous streams during the war and, so deciding, we put out \$2,000,000,000 of the Liberty Loan with the expressed purpose of having the wage-earners of the country subscribe for it. There was a great flurry of patriotic effort, and in the end, the issue was 50 per cent over-subscribed. In the thousands of shops, factories and offices employers took bonds for their employees which were to be paid for in weekly installments, a certain percentage of the worker's wage being deducted each week.

Now we get news from various parts of the country of wage-earners quitting jobs in order to get the money that had been deducted from their pay envelopes on account of the bonds.

We get word, too, that immediately after the first hurrah effort in which the patriotism of their men was appealed to employers ceased urging Liberty bonds on their people and have been content to let the matter rest until the next bond issue.

Now we hear from bankers that it will be necessary to have the next bond issue on a 4 per cent basis to attract wage-earners. Employers who are questioned on the subject say the same thing.

The truth is that neither the bankers nor the employers know what they are talking about in this connection. The bankers may know the investment market but they do not know the workingman. The employers have given evidence of their lack of knowledge in the department of human thrift.

Let us set down here and now a few of the cardinal principles to be observed if you want a wage-earner to save—not save today or this week, but every day and every week.

1. Don't deduct the money from his pay envelope.

2. Take the money but give to him a certificate, a coupon or some evidence of payment. It would be

Tomorrow, Saturday, the 29th, is the day when Honolulu as a city has its opportunity to show what its real sentiment is toward the United States of America.

The appeal is patriotic and personal. Every man, woman and child should give according to their ability and in proportion to the sincerity of their loyalty to the United States.

Let us know where the citizens of Honolulu stand. Let the record determine whether Honolulu realizes that the country is at war, that it is our war, that our boys are at the front and it is our cause for which they are fighting.

Give for the Red Cross. Enlist! Establish your Americanism by getting into line for the fight, and for the care of the sick and the wounded.

well if this certificate could be redeemed at any time. Coupons are good. A few Americans have been educated through cigar and department store purchase to save, or what seems to them to be saving.

3. Make every establishment where many persons are employed a forum for the discussion of thrift.

4. Instruct employers in the value to them of having their employees save and thereby become better men.

5. Instruct employees how the habit of saving steadies a man, makes of him a better workman, a better citizen, a more trustworthy person, increases his self-respect, gives to him more of the creature comforts and the real joys of life and makes him more likely to get promotion and larger wages than the careless or untrustworthy workman.

All the 4 per cent bonds or 4½ per cent bonds or 5 per cent bonds issued or ever to be issued by the United States government will not develop the habit of systematic saving in the American workman unless the American banker and the American employer get down to fundamentals and present the subject to the workman in a way that hits his imagination in a patriotic way and claims his best effort as a man.

In advocating a 4 per cent bond for the next government issue the bankers and employers are blundering as egregiously as they did when they supposed a hip, hip, hurrah campaign of a few weeks was going to plant the Liberty Loan among American workers and make it a simple matter thereafter to put out bond issues in the same way which the wage-earners would absorb.

The government has not begun to tap the money reservoirs of the workers of America.

In 1910 there were more than 30,000,000 males engaged in gainful occupations in America. More than 8,000,000 females were so employed. Today there probably is a total of 42,000,000 persons so employed.

In 1910 in manufacturing industries alone there were 8,000,000 persons employed.

The Liberty bonds distributed among workers in America do not reach 5 per cent of those engaged in gainful occupations. The campaign which Mr. McAdoo engineered and which volunteers helped in pushing along missed more than 95 per cent of the money-earners of this land.

Why?

Because the persons who directed the campaign did not know how to handle it. With all due respect to the earnest gentlemen who gave of their time and energies so freely and so patriotically the job was botched, horribly botched. The people who tried to get the workers to subscribe did not know the American workingman. Psychology is a much abused and overused word. It may be used here just once. The bankers and the employers did not grasp the subject from the point of psychology.

The government can get from labor all the money that labor should furnish to the government if the government, the bankers and employers of labor will present the subject properly to labor and keep teaching the lesson to labor until labor learns it. This is not the task of a week or a month but of years, possibly but every week will show progress.

This matter of teaching the people to save is one of the biggest and most important constructively in America. But for their habits of thrift the French would have been wiped out economically and nationally generations ago.

The Teuton has been forced to national thrift by the nation.

The German government compels him to save to safeguard himself against illness, death, old age, accident, everything. If it had not been for this compulsory thrift the German never would have progressed so wonderfully in commerce, finance and industry generally in the half century between 1800 and 1910.

The wastes of those who do not save are not limited to themselves. The non-savers become a burden upon the workers. The amount of money Americans are forced to pay out in direct and indirect charity each year because the masses of the people have not been taught to save is colossal.

We are outrageously backward in the lesson of thrift. In Canada they teach children at school to save. They have banks in most of the schools through the Dominion.

Workers will save, be glad to save if the matter is presented to them properly. And they'll save for the nation with a fervor they will rejoice in manifesting. But the subject must be put before them by men who know what they are talking about and who know the hearts, the minds, the doubts, the weakness of those they are talking to.

You cannot teach music to the nation in a week or two and you cannot expect much progress if the teachers are amateurs and know no more of the musical art than the persons they are trying to teach. The illustration may appear harsh, but it is a fact that simple as the subject may seem the problem of presenting the saving question to the workers of America so as to get the best results, the most enduring results is one to tax the energies of the best force of teachers and salesmen ever organized in America.

But the results to be achieved are glorious.

Why not go at this mighty constructive work in a good, workmanlike manner? We have a better opportunity to reach the heart of the people now than we ever had before or, probably ever will have again.

Don't think for one moment the war is going to end our financial problems. We are going to have our troubles later on unless we overcome our national sin of extravagance. It can be overcome only by teaching thrift to the American worker. There is the core of a great machine for thrift in the Liberty Bond.

Interest of 3½ per cent compounded semi-annually is a fine, high rate for a great government—the richest in the world, to pay. It never should pay higher.

Wage-earners do not buy government bonds to collect semi-annual dividends. What is the semi-annual interest on a \$50 bond? Just 87½ cents.

Is it possible that the great bankers, the great employers and the gentlemen of the treasury department of the United States cannot see the government bond question as the wage-earner sees it? Is it possible they have not called in the specialists in thrift—the great students of the pension field, of the savings banks, of the insurance companies?

Is it possible that they think they can get the wage-earners of America to overcome the habits of a life time and become thrifty bond-buying people just because Washington officials bonds to them and the bankers and the employers say "take it"?

We shouldn't be shocked about what Mr. Vanderlip termed us.

We are economic illiterates.

But it will be to our everlasting disgrace if we remain so.

## BILL'S PURPOSE TO PROTECT MEN BUILDING HOMES

Civil Rights Act Would Prevent Foreclosure Where Owners Are in Service

Young men of Hawaii who may be called in the military draft or national guard will be protected from foreclosure of homes which they may be purchasing on the installment plan if a bill introduced in Congress by Senator George E. Chamberlain, chairman of the senate military affairs committee, becomes a law.

This measure is known officially as the "civil rights bill" and would prevent court actions and foreclosures against men while they are in the army and navy. The bill has many ardent backers in Washington and was drawn up by Brig-Gen. E. H. Crowder with expert civilian assistance.

Both Secretary of War Baker and Secretary of the Navy Daniels have written to Congress urging early and favorable action on the measure which is described as the biggest and most useful thing that remains to be done for the fighting men outside of the war insurance bill. This is what the civil rights bill does for the soldier or sailor:

1. Prevents an alleged creditor from obtaining a judgment against him by default during his absence from home.

2. Prevents seizure of his home or property to satisfy a judgment granted against him just before his departure.

3. Prevents the statute of limitations from operating to prevent a fighting man suing for his just debt, should the legal limit expire during his absence.

4. Prevents landlords from dispossessing his family should they be unable at any time to pay rent during his absence.

5. Prevents foreclosure, costing him all he has paid, on homes being brought by soldiers or sailors on the installment plan when they were ordered to the colors.

6. Prevents foreclosures of mortgages on his business or stock in trade.

7. Protects his claims on mining or irrigation lands he has preempted under the Federal law. Relieves him of the yearly payments required on such claims and prevents claim jumping.

8. Prevents insurance companies from canceling his insurance policies if he defaults in premiums in his absence.

9. Prevents sale of his property to satisfy taxes.

## VITAL STATISTICS

### BORN

GRAVES—At the Department hospital, Fort Shafter, Honolulu, Sept. 26, 1917, to Mr. and Mrs. John Wesley Graves, of Kaimuki, a daughter, Eleanor Mildred.

KOPA—In Honolulu, Sept. 26, 1917, to Mr. and Mrs. William K. Kopa, of 1135 Austin Lane, Palama, a son, McYER—At the Kapolei Maternity Home, Honolulu, Sept. 25, 1917, to Capt. and Mrs. George Ralph Meyer, of Fort Kamehameha, Oahu, a daughter—Virginia Roget.

McPHERSON—At the Kapolei Maternity Home, Sept. 25, 1917, to Mr. and Mrs. James McPherson, of 1682 Houghtaling road, Kalihi, a son.

### MARRIED

CONNELL-KAPUAA—In Honolulu, Sept. 27, 1917, James A. Connell and Miss Agnes Molokini Kapuua, Rev. Samuel K. Kamaloipi, assistant pastor of Kaunakapili church, officiating; witnesses—Mr. and Mrs. Hugs E. McNabb.

MACHIDA-JACKSON—In Honolulu, Sept. 27, 1917, Bunchi Machida and Miss Alice Jackson, Rev. Samuel K. Kamaloipi, assistant pastor of Kaunakapili church, officiating; witnesses—Miss Frances M. McDermott, Seba C. Huber and Amy F. Corbus-Neves—At Waiialua, Oahu, Sept. 23, 1917, Alberto Corbus and Miss Maxima das Neves, Rev. Father Sebastian Konze, pastor of the Waiialua Catholic church, officiating; witnesses—Edward Amozo and Oliva Magpiong.

### DIED

DONOVAN—At the Queen's hospital, Honolulu, Sept. 27, 1917, James Donovan of Vineyard, near River street, unmarried, blacksmith, a native of Ireland, aged 73 years, eight months and 11 days.

ULUNAHELE—In Honolulu, Sept. 27, 1917, John Moses Ulunahele, of 1741 Liliha street, married, librarian and bailiff of the supreme court, a native of Hana, Maui, 50 years and one month old.

## 'BIG FOUR' DOES NOT WANT COURT ACTION DROPPED

Majority Would Have Question of Mayor's Appointive Power Answered in Decision

That the newly organized "efficiency party" on the board of supervisors does not desire the withdrawal of the injunction suit brought by L. L. McCandless against A. K. Vierra, superintendent of parks, it was officially learned today. The members of the new party are anxious to have the suit fought to a finish so that a decision on the question of Mayor Joseph J. Fern's appointive powers will be settled for all time and never more be a stumbling block in the path which the board hopes to make towards progress in the near future.

Should the suit be dropped it will leave the board in a bad position with regard to the appointment of John Markham for the position of parks superintendent. At the last meeting by unanimous vote the motion to appoint Mr. Markham was laid on the table until the McCandless suit had been settled by the court. If it isn't settled by the court the board will have to rescind their previous resolution but this the "efficiency party" does not want to do.

"It would be playing fast and loose with a question which will always prove a stumbling block until settled by the courts," one of the members of the "efficiency party" declared this morning.

So you see, he continued, "we are just as anxious to have the suit fought to a finish as Mr. McCandless. In fact the city and county attorney has been told to go ahead and fight for the decision so that the board will know where it stands on the question of the appointive powers of the mayor. If we don't get a decision it may tie up some of our work in the future and that we want to avoid if possible."

## NEW BUDGET OF CITY WILL GET STIFF PRUNING

The work of making up the financial budget for the next three months for the city and county of Honolulu will be undertaken at a meeting of the finance and public expenditure committee to be held this afternoon at 3 o'clock in the city hall.

E. A. Mott-Smith, chairman of the committee, has informed Supervisor Ben Hollinger and Supervisor W. H. McClellan, the other two members of the committee, that pruning must be the order of the day, and that every effort must be made to bring the budget within the amount on hand.

At present there is a huge apparent deficit and a real deficit amounting to \$9000 in round figures in the city's finances. The budget makers expect to cut down this deficit so that the city and county will be able to open the new year with an even balance.

## PERSONALITIES

MRS. M. D. HENDERSON, assistant to Secretary Raymond C. Brown of the Chamber of Commerce, will leave for Hilo, Hawaii, on Saturday, for a two weeks' vacation.

MR. AND MRS. WALTER M. KENDALL were among the passengers arriving by the Maui. They are stopping at the Young. Mr. Kendall is now a member of the bond house of Clark, Kendall & Co., of Portland, Oregon.

L. D. TIMMONS, well known newspaperman and former auditor of the Garden Isle, has been appointed editorial manager of the Maui News. He will fill the position until the return of Editor Will Cooper, from the Reserve Officers' Training Camp at Schofield Barracks.

Further investigation of the circumstances surrounding the death of Miss Florence Berg, following a criminal operation, was made by the grand jury yesterday afternoon. Sergeant Brush, Sergeant Melsenah, Werner Roehl, superintendent of the Queen's hospital; Carl Daub and Miss Lora Henry of the Englefield hotel were subpoenaed as witnesses.

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## FOR THE RETAILER

"I positively affirm, as a buyer of advertising, as a merchandising man, (for if I am anything, I am a salesman), that advertising, properly applied to articles of merit, backed up by efficient, intelligent selling plans, is the most economic means of distribution to the retail trade that the world has yet discovered."—Sam C. Dobbs, the man who made Coco-Cola with advertising.

Paid Publicity Will Do It.

The general circulation of the Star-Bulletin for Sept. 24 was 7008

## FAMILY FOOD SUPPLIES NOT TO BE SEIZED, SAYS GOVERNMENT

WASHINGTON, D. C.—There is no truth in a widely circulated statement that the government expects to take food supplies from any family. Both the food administration and the department of agriculture join in a statement to counteract what seems to be a deliberate propaganda to the effect that the government intends to take from every family all canned goods put up in excess of 100 quarts.

This is only one of the variations of the rumor, which has been widely circulated. Another statement is that the government has been urging the canning, drying and preserving of fruits and vegetables so that they will be in a convenient form for the government to handle and transport when it takes them away from the people. Further elaboration is that these goods are to be taken away from the American homes and shipped to England.

In one instance a motorist stopped at a farmhouse to fill the radiator of his automobile. In the course of conversation he casually inquired whether the farmer's family was canning all the surplus fruits and vegetables in order to help conserve the food supply. He was informed that the farmer was not doing this because the government intended to take all the canned goods away except a small part of it actually needed by the family itself.

The authorities state emphatically that no such course has ever been contemplated by the government. On the contrary, both the department of agriculture and the food administration are strongly urging housewives to can and preserve, especially at this time, all surplus fruits and vegetables in order that the households themselves may have a cheap and plentiful supply of food.

The federal government has decided to curtail horse racing in New South Wales by 50 per cent. Similar regulations will probably be applied to other states. Boxing is to be limited in each state to a maximum of one contest fortnightly and one mixed boxing and vaudeville performance weekly.

Using electro magnets, French scientists have invented a way to sustain the vibrations of piano wire to increase the sonority of pianos.

## Good Homes in all parts of the city

### \$4250 Makiki

House and lot near Kawale St. 3 bedrooms, built only a short time. Modern. Large lot 60x120; trees, concrete walks. Laundry. Ref. No. 330.

### \$3000 Kaimuki

Nice 5-room house on Wilhelmina Rise, about block and a half from car line. Lot 72x229. Recently built and modern in every way. Lawn, shade trees, etc. Chicken yard in rear. Ref. No. 322.

### \$2800 Kalihi

Not far from Kamehameha Girls' School, large 6-room house well constructed. Nicely set out lot 80x100. Ref. No. 319.

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